Case 09-38058 De <b>B1</b> (Official Form 1) (1/08)		.0/13/09 ument	Entered Page 1	1 10/13/09 09:20:3 of 56	3 Desc	Main
United States Bankruptcy Court Northern District of Illinois  Voluntary Petition						
Name of Debtor (if individual, enter Last, Firs Rocha, Jose Hugo			t Debtor (Spouse) (Last, First, Sheri Lynn	, Middle):		
All Other Names used by the Debtor in the las (include married, maiden, and trade names):  None			mes used by the Joint Debtor ided, maiden, and trade names			
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all): 3015	ayer I.D. (ITIN) No./0		Last four digits (if more than o	s of Soc. Sec. or Individual-Tone, state all): 0394	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City 306 S. Richard St.	and State)		306 S. R	s of Joint Debtor (No. and Str Lichard St.	reet, City, and Sta	nte
Vernon Hills, IL	ZIPCOI		Vernon H	Hills, IL		ZIPCODE 60061
County of Residence or of the Principal Place  Lake	of Business:		County of Re	sidence or of the Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from s	reet address):			ress of Joint Debtor (if differen	nt from street add	lress):
	ZIPCOI	DE				ZIPCODE
Location of Principal Assets of Business Debte	or (if different from st	reet address ab	ove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Nature of Business (Check one box)  Health Care Business (Check one box) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Nature of Buskruptcy Code Under Which the Petition is Filed (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 11 Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Chapter 13 Nonmain Proceeding  Nature of Debts (Check one box) Debts are primarily consumer						one box) etition for of a Foreign ling etition for of a Foreign ceeding  Debts are primarily business debts  C. § 101(51D) c.S.C. § 101(51D) ots (excluding debts 0,000  In from one or 26(b).
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors  1-49 50-99 100-199 200-9	99 1000- 5000	5,001- 10,000	10,001- 25,000	25,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities	to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion	

DI (OMCIA DE DE 1940000 DOCI FILEU 10/13/		.33 Desciviani Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Jose Hugo Rocha & Sheri	Lynn Rocha
All Prior Bankruptcy Cases Filed Within Last 8 Years	s (If more than two, attach additional sheet)	•
Location Whom Filed	Case Number:	Date Filed:
Where Filed: Northern District of Illinois	92-23907	10/27/1992
Location Where Filed: N.A.	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partne	er or Affiliate of this Debtor (If more th	nan one, attach additional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A	Exhil (To be completed if de	
(To be completed if debtor is required to file periodic reports (e.g., forms	whose debts are prima	
10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)	I, the attorney for the petitioner named in the for the petitioner that [he or she] may proceed under States Code, and have explained the relief availa I further certify that I delivered to the debtor the	r chapter 7, 11, 12, or 13 of title 11, United able under each such chapter.
□ <b>₽</b> 175.41 × 1.1 1 × 2.611 × 22	x /s/ Richard Mann	10/12/2009
Exhibit A is attached and made a part of this petition.	X /s/ Richard Mann Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is alleg  Yes, and Exhibit C is attached and made a part of this petition.  No		
E	xhibit D	
(To be completed by every individual debtor. If a joint petition is filed, each	ch spouse must complete and attach a separate Ex	thibit D.)
Exhibit D completed and signed by the debtor is attached and made	e a part of this petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached	d and made a part of this petition.	
	garding the Debtor - Venue any applicable box)	
Debtor has been domiciled or has had a residence, prin immediately preceding the date of this petition or for a	ncipal place of business, or principal assets in this	
There is a bankruptcy case concerning debtor's affiliate	e, general partner, or partnership pending in this l	District.
Debtor is a debtor in a foreign proceeding and has its p or has no principal place of business or assets in the Un court] in this District, or the interests of the parties will	nited States but is a defendant in an action or pro-	ceeding [in federal or state
	esides as a Tenant of Residential Propapplicable boxes)	perty
Landlord has a judgment for possession of debtor's res	• •	.)
(Name o	of landlord that obtained judgment)	
(Addres	ss of landlord)	
Debtor claims that under applicable non bankruptcy la entire monetary default that gave rise to the judgment		
Debtor has included in this petition the deposit with the period after the filing of the petition.	e court of any rent that would become due during	the 30-day
Debtor certifies that he/she has served the Landlord wi	ith this certification. (11 U.S.C. § 362(1)).	

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Case 09-38058 Doc 1	Filed 10/13/09	Ente	red 10/13/09 09:20:33	Desc Main
B1 (Official Form 1) (1/08)	Document		3 01 56	Page 3
Voluntary Petition	,		f Debtor(s):	
(This page must be completed and filed in		•	Hugo Rocha & Sheri Lynr	ı Rocha
	Signa	tures		
Signature(s) of Debtor(s) (Indivious I declare under penalty of perjury that the information of the state of	ŕ		Signature of a Foreign R	epresentative
is true and correct.  [If petitioner is an individual whose debts are prima has chosen to file under chapter 7] I am aware that chapter 7, 11, 12, or 13 of title 11, United States Co available under each such chapter, and choose to properly [If no attorney represents me and no bankruptcy pe petition] I have obtained and read the notice requires	arily consumer debts and I may proceed under ode, understand the relief roceed under chapter 7. tition preparer signs the	is true ar proceedi	e under penalty of perjury that the information correct, that I am the foreign represeing, and that I am authorized to file this only <b>one</b> box.)	entative of a debtor in a foreign
I request relief in accordance with the chapter of tit Code, specified in this petition.	le 11, United States		I request relief in accordance with chapte Code. Certified copies of the documents reattached.	
X /s/ Jose Hugo Rocha			Pursuant to 11 U.S.C.§ 1511, I request relictitle 11 specified in this petition. A correcognition of the foreign main proceeding	ertified copy of the order granting
Signature of Debtor		X		
		(Sic	gnature of Foreign Representative)	
X_/s/ Sheri Lynn Rocha Signature of Joint Debtor			nature of Poreign Representative)	
Telephone Number (If not represented by attorn	nev)	(Pri	inted Name of Foreign Representative)	
10/12/2009	,	<u> </u>		
Date		(D	ate)	
Cianature of Attornay*		<del>                                     </del>		
Signature of Attorney*  X /s/ Richard Mann  Signature of Attorney for Debtor(s)		I declare	Signature of Non-Attorney Pe e under penalty of perjury that: 1) I am	a bankruptcy petition preparer
RICHARD MANN 1752642 Printed Name of Attorney for Debtor(s)  Newland, Newland & Newland Firm Name  1512 Artaius Pkwy.		and hav and info 3) if rule setting a prepared docume	ed in 11 U.S.C. § 110, 2) I prepared the provided the debtor with a copy of the principal o	uis document and the notices (0(b), 110(h), and 342(b); and, d pursuant to 11 U.S.C. § 110 by bankruptcy petition e maximum amount before any ny fee from the debtor, as
Address Suite 300□□Libertyville, IL 60048		l		
_847-549-0000 Telephone Number			Name and title, if any, of Bankruptcy I	
10/12/2009 Date *In a case in which § 707(b)(4)(D) applies, this sign: certification that the attorney has no knowledge after information in the schedules is incorrect.	ature also constitutes a r an inquiry that the	state the	Security Number (If the bankruptcy pet e Social Security number of the officer of the bankruptcy petition preparer.) (I	, principal, responsible person or
Signature of Debtor (Corporation/ I declare under penalty of perjury that the information is true and correct, and that I have been authorized behalf of the debtor.	tion provided in this petition	X		
The debtor requests relief in accordance with the c United States Code, specified in this petition.	chapter of title 11,	Date		
XSignature of Authorized Individual		persor	ture of bankruptcy petition preparer or n, or partner whose Social Security num	mber is provided above.
Signature of Authorized Individual		assiste	s and Social Security numbers of all other ad in preparing this document unless the individual:	
Printed Name of Authorized Individual		If mor	te than one person prepared this docum rming to the appropriate official form for	
Title of Authorized Individual		A bank	ruptcy petition preparer's failure to comply Federal Rules of Bankruptcy Procedure ma	with the provisions of title 11
Date			onment or both 11 U.S.C. §110; 18 U.S.C. §1	

B1 D (Official Form 1, Exhibit D) (12/08)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.
-	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  □ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jose Hugo Rocha

JOSE HUGO ROCHA

Date: \_\_\_10/12/2009

B1 D (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.
-	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  Active military duty in a military combat zone.
  5. The United States trustee or bankruptcy administrator has determined that the credit
- I certify under penalty of perjury that the information provided above is true and

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

correct.

Signature of Joint Debtor: /s/ Sheri Lynn Rocha
SHERI LYNN ROCHA

Date: \_\_\_10/12/2009

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
_	Debtor	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence Vernon Hills, IL	Fee Simple	J	266,000.00	Exceeds Value
	Total		266,000.00	

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(Report also on Summary of Schedules.)

Desc Main

(If known)

In re Jose Hugo Rocha & Sheri Lynn Rocha

Case No. \_

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand Home	J	100.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses,</li> </ol>		Checking Account Chase	J	900.00
or cooperatives.		Savings Account Citibank	W	150.00
		Savings Account Chase	J	25.00
		Savings Account Chase	J	25.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Appliances Home	J	575.00
		Furniture Home	J	1,250.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.				

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In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor	(If kr	nown)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Clothing Home	J	300.00
7. Furs and jewelry.		Jewelry Home	J	150.00
Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
<ol> <li>Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.</li> </ol>	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			

Desc Main

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In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor	(If known)	

### SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Explorer ( 122599 miles) Home	J	1,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	1	0 continuation sheets attached To	tal	\$ 4,725.00

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Document

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(If known)

In re Jose Hugo Rocha & Sheri Lynn Rocha

ase	Nο	

**Debtor** 

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Charle and how)	

(C	heck one box)	
П	11 II S C 8 522(b)(2)	

Ш	11 U.S.C. § 522(b)(2)	
$\triangleleft$	11 U.S.C. § 522(b)(3)	

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Clothing	(Husb)735 I.L.C.S 5§12-1001(a)	300.00	300.00
Appliances	(Wife)735 I.L.C.S 5§12-1001(b)	575.00	575.00
Jewelry	(Wife)735 I.L.C.S 5§12-1001(b)	150.00	150.00
Furniture	(Wife)735 I.L.C.S 5§12-1001(b)	1,250.00	1,250.00
Cash on Hand	(Husb)735 I.L.C.S 5§12-1001(b)	100.00	100.00
Checking Account	(Husb)735 I.L.C.S 5§12-1001(b)	900.00	900.00
Savings Account	(Wife)735 I.L.C.S 5§12-1001(b)	150.00	150.00
Savings Account	(Husb)735 I.L.C.S 5§12-1001(b)	25.00	25.00

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B6D (Official Form 6D) (12/07)

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor	(If known)	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 18302713			Incurred: 2008					7,361.00
American General Finance 463 N. Lake St. Mundelein, IL 60060		Н	Lien: PMSI in vehicle < 910 days Security: 1996				8,611.00	.,001.00
			VALUE \$ 1,250.00					
ACCOUNT NO.			Incurred: 2007					
Marix Servicing, LLC P.O. Box 42008 Phoenix, AZ 85080		J	Lien: 1st Mortgage Security: Primary Residence			Notice Only	Notice Only	
			VALUE \$ 266,000.00	İ				
ACCOUNT NO.			Incurred: 2007					
Marix Servicing, LLC P.O. Box 42008 Phoenix, AZ 85080		J	Lien: 2nd Mortgage Security: Primary Residence		Notice Only		Notice Only	Notice Only
			VALUE \$ 266,000.00					
			(Total o	<b>&gt;</b>	\$ 8,611.00	\$ 7,361.00		
			(Use only o	<b>&gt;</b>	\$	\$		

(Report also on (If applicable, reposition Summary of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-38058 Doc 1 Filed 10/13/09 Entered 10/13/09 09:20:33 Desc Main Document Page 15 of 56

**B6D** (Official Form 6D) (12/07) – Cont.

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor		(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0000133843  Wells Fargo Financial as Trustee for Bear Stearns POB 10368 Des Moines, IA 50306		J	Incurred: 2006 Lien: 1st Mortgage Security: Primary Residence  VALUE \$ 266,000.00				260,093.47	0.00
ACCOUNT NO.  Wells Fargo Financial as Trustee for Bear Stearns POB 10368 Des Moines, IA 50306		J	Incurred: 2007 Lien: 2nd Mortgage Security: Primary Residence  VALUE\$ 266,000.00				60,000.00	54,093.47 This amount based upon existence of Superior Liens
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.		,	VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims	0		Su (Total(s) o (Use only o	T	s pa otal	ge) (s) ge)	\$ 320,093.47 \$ 328,704.47 (Report also on	\$ 54,093.47 \$ 61,454.47 (If applicable, repo

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Data.)

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B6E (Official Form 6E) (12/07)

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor	 (if known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of	credit	in an	involuntary	case
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**Domestic Support Obligations** 

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

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Jose Hugo Rocha & Sheri Lynn Rocha  Debtor	Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherment	an, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rer that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ntal of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	mental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ntion
Claims based on commitments to the FDIC, RTC, Director of the Office of The Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor velcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	ehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years then	eafter with respect to cases commenced on or after the data of
adjustment.	carrer man respect to cases commenced on or after the date of

B6F (Official Form 6F) (12/07)

In re Jose Hugo Rocha & Sheri Lynn Rocha,

Case No		
	(If known)	

Debtor

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 371335489392002  American Express PO Box 0001 Los Angeles, CA 90096		J	Incurred: 2005 Consideration: Credit card debt				1,733.00
ACCOUNT NO. 371704834771006  American Express PO Box 0001 Los Angeles, CA 90096		J	Incurred: 2005 Consideration: Credit card debt				834.66
ACCOUNT NO. 4888931011243883  Bank of America POB 851001 Dallas, TX 75285		J	Incurred: 2005 Consideration: Credit card debt				4,909.00
ACCOUNT NO. 5178052384404071  Capital One POB 6492  Carol Stream, IL 60089		J	Incurred: 2003 Consideration: Credit card debt				4,724.00
continuation sheets attached	-			Subt	otal		\$ 12,200.66

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Hugo Rocha & Sheri Lynn Rocha	, Case No	
	Debtor	(If kno	own)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5291151723424980  Capital One POB 6492 Carol Stream, IL 60089	-	J	Incurred: 2000 Consideration: Credit card debt				4,410.00
ACCOUNT NO. 1523003165339904  Chase Card Services / Best Buy PO Box 15153  Wilmington, DE 19886		J	Incurred: 1996 Consideration: Credit card debt				4,647.00
ACCOUNT NO. 5124880000033329  Chase Cardmember Service PO Box 15153  Wilmington, DE 19886		Н	Incurred: 2007 Consideration: Credit card debt				1,189.00
ACCOUNT NO. 4266841075014348  Chase Cardmember Service PO Box 15153  Wilmington, DE 19886		J	Incurred: 2005 Consideration: Credit card debt				2,809.00
ACCOUNT NO. 5401683024054378  Chase Cardmember Service PO Box 15153  Wilmington, DE 19886			Consideration: Credit card debt				6,072.00
Sheet no. 1 of 4 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 19,127.00

Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Hugo Rocha & Sheri Lynn Rocha	, Case No	
	Debtor	•	(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

ACCOUNT NO. 67130850-03011820 Citifinancial 643 E. Dundee Rd. Palatine, IL 60074  ACCOUNT NO. 4070683-001 Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113  ACCOUNT NO. 08022621264 Credit Collection Services 2 Wells Ave. Dept. 587 Newton, MA 02459  Incurred: 2009 Consideration: Medical services  Incurred: 2009 Consideration: Credit card debt Collecting for Quest Diagnostics  Incurred: 2009 Consideration: Credit card debt Collecting for Quest Diagnostics  Incurred: 2009 Consideration: Medical services  160.00  Incurred: 2009 Consideration: Medical services Consideration: Medical services  Incurred: 2009 Consideration: Medical services  Incurred: 2009 Consideration: Medical services	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Citifinancial 643 E. Dundee Rd. Palatine, IL 60074  ACCOUNT NO. 4070683-001  Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113  Incurred: 2009 Consideration: Medical services  H  Incurred: 2009 Consideration: Medical services  Incurred: 2009 Consideration: Medical services  Incurred: 2009 Consideration: Credit card debt  Credit Collection Services 2 Wells Ave. Dept. 587 Newton, IMA 02459  Incurred: 2009 Consideration: Credit card debt Collecting for Quest Diagnostics  Incurred: 2009 Consideration: Medical services   Chase Cardmember Service PO Box 15153		J					3,331.00	
Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113  ACCOUNT NO. 08022621264 Credit Collection Services 2 Wells Ave. Dept. 587 Newton, MA 02459  Incurred: 2009 Consideration: Credit card debt Collecting for Quest Diagnostics  Incurred: 2009 Consideration: Medical services  160.00  Incurred: 2009 Consideration: Medical services  160.00  Incurred: 2009 Consideration: Medical services  160.00  ACCOUNT NO. 15982  Dr. Ronald Freeman 755 S. Milwaukee Ave.  J 28.57	Citifinancial 643 E. Dundee Rd.		J					10,250.00
Credit Collection Services 2 Wells Ave. Dept. 587 Newton, MA 02459  ACCOUNT NO. 15982  Dr. Ronald Freeman 755 S. Milwaukee Ave.  Dr. Ronald Freeman 755 S. Milwaukee Ave.  Consideration: Credit card debt Collecting for Quest Diagnostics  160.00  Consideration: Credit card debt Collecting for Quest Diagnostics  160.00  Consideration: Medical services	Computer Credit, Inc. 640 W. Fourth St.		Н					28.57
Dr. Ronald Freeman 755 S. Milwaukee Ave.  Consideration: Medical services 280.10	Credit Collection Services 2 Wells Ave. Dept. 587		W	Consideration: Credit card debt				160.00
	Dr. Ronald Freeman 755 S. Milwaukee Ave.		J					280.10

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 14,049.67

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-38058 Doc 1 Filed 10/13/09 Entered 10/13/09 09:20:33 Desc Main Document Page 21 of 56

B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Hugo Rocha & Sheri Lynn Rocha	,	Case No.	
	Debtor		(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. HE7850  FFCC-Colombus, Inc. 1550 Old Henderson Rd. Suite 100 Colombus, OH 43220		W	Incurred: 2009 Consideration: Medical services Collecting for Metrosquare Dental Assoc.				132.97
ACCOUNT NO. 6276456033576271  Fingerhut 6250 Ridgewood Rd. St. Cloud, MN 56303		W	Incurred: 2007 Consideration: Credit card debt				0.00
ACCOUNT NO. 5215318837527676  HSBC Card Services POB 17051  Baltimore, MD 21297		J	Incurred: 2006 Consideration: Credit card debt				1,225.00
ACCOUNT NO. 50948  Lake Forest Pediatrics 900 N. Westmoreland Rd. Lake Forest, IL 60045		J	Incurred: 2009 Consideration: Medical services				121.00
ACCOUNT NO. 80811970  Quick Click Loans POB 5040  Alpharetta, GA 30023		Н	Incurred: 2007 Consideration: Personal loan				1,321.00
Sheet no. 3 of 4 continuation sheets atta	ched			Sub	tota	l <b>&gt;</b>	\$ 2,799.97

Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

ubtotal ▶ \$ 2,799.97

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose Hugo Rocha & Sheri Lynn Rocha	<b>,</b>	Case No	
	Debtor		(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5049948070465739  Sears POB 6283 Sioux Falls, SD 57117		J	Incurred: 1999 Consideration: Credit card debt				1,285.00
ACCOUNT NO. 9670519349570  Seventh Avenue 1112 7th Ave. Monroe, WI 53566			Consideration: Credit card debt				0.00
ACCOUNT NO.  Vital Recovery Services 2768 Grey Moss Pass NW Duluth, GA 30097		W	Consideration: Personal loan Collecting for Nissan Credit, late charges on expired leased vehicle.				150.00
ACCOUNT NO.							
ACCOUNT NO.  Sheet no. 4 of 4 continuation sheets attack	hed			Sub			

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 1,435.00 Total ➤ \$ 49,612.30

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In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC PO BOX 2150 Greeley, CO 80632	Vehicle Lease / Hummer H3
Nissan Motor Acceptance Corp. POB 660360 Dallas, TX 75266	Vehicle Lease 2009 Nissan Versa

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In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.		
	Debtor	-	(if known)	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dianne Rudolph 06 S. Richard St. Vernon Hills, IL 60061	Chase Cardmember Service / Best Buy PO Box 15153 Wilmington, DE 19886

RELATIONSHIP(S): daughter, daughter

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

Married

Debtor's Marital

Status:

None

In re_	Jose Hugo Rocha & Sheri Lynn Rocha	Case	
	Debtor	Case	(if known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<b>Employment:</b> DEBTOR		SPOUSE		
Occupation Unemployed	Exec. Leg	Exec. Legal Asst.		
Name of Employer	HSBC Fina	HSBC Finance Corp.		
How long employed				
Address of Employer	26525 N. F	Riverwoods Blvd.		
	Mettawa, I	L 60045		
NCOME: (Estimate of average or projected monthly income at time case filed)		DEBTOR	SPOUSE	
. Monthly gross wages, salary, and commissions		\$0.00	\$ <u>5,364.95</u>	
(Prorate if not paid monthly.)				
. Estimated monthly overtime		\$0.00_	\$0.00	
. SUBTOTAL		\$0.00_	\$ <u>5,364.95</u>	
. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security		\$0.00	\$ 819.85	
b. Insurance		\$0.00	\$ <u>191.16</u>	
c. Union Dues		\$ 0.00	\$ 0.00	
d. Other (Specify: (S)Loan Repayment	)	\$0.00	\$ 305.76	
. SUBTOTAL OF PAYROLL DEDUCTIONS		\$0.00	\$ 1,316.77	
TOTAL NET MONTHLY TAKE HOME PAY		\$0.00	\$ 4,048.18	
7. Regular income from operation of business or profession or farm		\$0.00	\$0.00	
(Attach detailed statement)				
3. Income from real property		\$0.00	\$0.00_	
. Interest and dividends		\$0.00	\$0.00_	
0. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$0.00	\$0.00	
Social security or other government assistance     (Specify) (D)Unemployment Benefits		\$1,640.00	\$0.00_	
2. Pension or retirement income		- \$0.00	\$0.00_	
3. Other monthly income		\$0.00	\$0.00	
(Specify)		\$0.00	\$0.00	
4. SUBTOTAL OF LINES 7 THROUGH 13		\$1,640.00	\$0.00	
5. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)		\$ _ 1,640.00	\$ 4,048.18	
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$5,688.18_		,688.18_	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Documen	t Page 26 of 56	9.20.33 Desc Me	AII I
In re_ Jose Hugo Rocha & Sheri Lynn Rocha	Case No		
Debtor		(if known)	
SCHEDULE J - CURRENT EXPEN	DITURES OF INDIVI	DUAL DEBTO	R(S)
Complete this schedule by estimating the average or proje filed. Prorate any payments made biweekly, quarterly, semi-annually calculated on this form may differ from the deductions from income	y, or annually to show monthly rate.		
Check this box if a joint petition is filed and debtor's spouse make labeled "Spouse."	naintains a separate household. Compl	lete a separate schedule of	expenditures
Rent or home mortgage payment (include lot rented for mobile home)	e)	\$	3,366.00
	No		-,
	No		
2. Utilities: a. Electricity and heating fuel		\$	150.00
b. Water and sewer		\$	90.00
c. Telephone		\$	155.00
d. Other Cable & Satellite	·	\$	115.00
3. Home maintenance (repairs and upkeep)			0.00
4. Food			275.00
5. Clothing			0.00
6. Laundry and dry cleaning		\$	0.00
7. Medical and dental expenses			50.00
3. Transportation (not including car payments)			150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.			0.00
10.Charitable contributions		\$	0.00
11.Insurance (not deducted from wages or included in home mortgage	payments)		
a. Homeowner's or renter's			0.00
b. Life			0.00
c. Health			0.00
d.Auto		\$	150.00
e. Other		\$	0.00
12.Taxes (not deducted from wages or included in home mortgage pays	ments)		
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list p	payments to be included in the plan)	_	
a. Auto		\$	359.00
b. Other Hummer H2			599.00
c. Other		<u> </u>	0.00
14. Alimony, maintenance, and support paid to others		\$	
15. Payments for support of additional dependents not living at your ho	ome	\$	0.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None

ים מי	A TEMENT OF MONTHLY NET INCOME	

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule	(Includes spouse income of \$4,048.18. See Schedule I)	\$ 5,688.18
b. Average monthly expenses from Line 18 above		\$ 5,459.00
c. Monthly net income (a. minus b.)	(Net includes Debtor/Spouse combined Amounts)	\$ 229.18

0.00

5,459.00

17. Other \_

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.
	Debtor	
		Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 266,000.00		
B – Personal Property	YES	3	\$ 4,725.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 328,704.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 49,612.30	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 5,688.18
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,459.00
тот	CAL	18	\$ 270,725.00	\$ 378,316.77	

# Official Security (FAMO) 10/13/09 Entered 10/13/09 09:20:33 Desc Main United States Barra apres Court Northern District of Illinois

In re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.		
	Debtor			
		Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

### **State the Following:**

~	
Average Income (from Schedule I, Line 16)	\$ 5,688.18
Average Expenses (from Schedule J, Line 18)	\$ 5,459.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 6,507.00

### State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 61,454.47
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,612.30
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 111,066.77

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Jose Hugo Rocha & Sheri Lynn Rocha

**Debtor** 

	=	=
In re		

C 110.	
	(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief. /s/ Jose Hugo Rocha 10/12/2009 10/12/2009 /s/ Sheri Lynn Rocha Signature: . (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP \_\_\_ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership ] of the \_\_\_ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Date \_ Signature: \_ [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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### Case 09-38058

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UNITED STATES BANKRUFTCY COURT

Northern District of Illinois

In Re	Jose Hugo Rocha & Sheri Lynn Rocha	Case No.	
		(if known)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE				
2009(db) 58407.00	Unemployment & Spouse Employment				
2008(db) 86904.00	Employment				
2007(db) 96101.00	Employment				
2009(jdb)					
2008(jdb)					
2007(jdb)					

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
GMAC PO BOX 2150 Greeley, CO 80632	7-9/2009	600.00	2993.00
Nissan Motor Acceptance Corp. POB 660360 Dallas, TX 75266	7-9/2009	\$359.46	16175.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Wells Fargo Bank N.

Foreclosure

Lake County, IL

Foreclosure

A. vs. Sheri & Jose Rocha 09 CH 2763

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### ${\bf 5.} \quad {\bf Repossessions, foreclosures \ and \ returns}$

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None  $\boxtimes$ 

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **ASSIGNEE** 

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None  $\boxtimes$ 

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CUSTODIAN** 

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

**DESCRIPTION AND** VALUE OF PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY DATE OF **GIFT** 

DESCRIPTION AND VALUE OF GIFT

**United Way Foundation** 701 N. Fairfax St. Alexandra, VA 22314

No Relation

1/1/09-8/28/09

\$7.00 Monthly Gift

### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1800.00 plus costs

Richard Mann Newland, Newland & Newland 1512 Artaius Pkwy. Suite 300 Libertyville, IL 60048

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\square$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF

OFF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

 $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-738 - 32907 - PDF-XChange 3.0

None  $\boxtimes$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None  $\boxtimes$ 

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

 $\bowtie$ 

NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

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	[If completed by an individual or individual or	and spouse]	
	I declare under penalty of perjury that I have read the thereto and that they are true and correct.	ne answers contained in the	foregoing statement of financial affairs and any attachments
Date	10/12/2009	Signature	/s/ Jose Hugo Rocha
Date		of Debtor	JOSE HUGO ROCHA
Date	10/12/2009	Signature	/s/ Sheri Lynn Rocha
		of Joint Debtor	SHERI LYNN ROCHA
		O continuation sheets atta	ached
	_	communion snoots un	
	Penalty for making a false statement: Fine	e of up to \$500,000 or imp	risonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
	DECLARATION AND SIGNATURE (	OF NON-ATTORNEY BA	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compens rules or	ation and have provided the debtor with a copy of this guidelines have been promulgated pursuant to 11 U.S en the debtor notice of the maximum amount before pr	document and the notices a .C. § 110 setting a maximu	defined in 11 U.S.C. § 110; (2) I prepared this document for nd required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if um fee for services chargeable by bankruptcy petition preparers, I iling for a debtor or accepting any fee from the debtor, as required
Printed of	or Typed Name and Title, if any, of Bankruptcy Petition	n Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	kruptcy petition preparer is not an individual, state the name tho signs this document.	e, title (if any), address, and so	cial security number of the officer, principal, responsible person, or
Address			
idaress			
X Signatur	e of Bankruptcy Petition Preparer		 Date
	and Social Security numbers of all other individuals who dividual:	o prepared or assisted in pre	eparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines

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or imprisonment or both. 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Jose Hugo Rocha & Sheri Lynn Rocha			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

		٦
Property No. 1		
Creditor's Name: Marix Servicing, LLC		Describe Property Securing Debt: Primary Residence
P.O. Box 42008		Timaly Residence
Phoenix, AZ 85080		
Property will be (check one):		
☑ Surrendered	Retained	
If retaining the property, I intend to (chec	ck at least one):	
☐ Redeem the property		
☐ Reaffirm the debt		
Other. Explain		(for example, avoid lien
using 11 U.S.C. §522(f)).		•
_		
Property is (check one):	-	
☐ Claimed as exempt	<u>[V]</u>	Not claimed as exempt
Property No. 2 (if necessary)		7
Creditor's Name:		Describe Property Securing Debt: Primary Residence
Marix Servicing, LLC P.O. Box 42008		Primary Residence
Phoenix, AZ 85080		
,		
Property will be (check one):		
☑ Surrendered	Retained	
If retaining the property, I intend to (chec	ck at least one):	
☐ Redeem the property	,	
Reaffirm the debt		
Other. Explain		(for example, avoid lien
using 11 U.S.C. §522(f)).		
Property is (check one):	1	
Claimed as exempt		Not claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1						
Lessor's Name: GMAC	Describe Leased Property: Vehicle Lease / Hummer H3	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
PO BOX 2150 Greeley, CO 80632		□ YES ☑ NO				
Decrease No. 2 (if)	$\neg$					
Property No. 2 (if necessary)						
Lessor's Name: Nissan Motor Acceptance Corp. POB 660360	Describe Leased Property: Vehicle Lease 2009 Nissan Versa	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
Dallas, TX 75266	Versa	☑ YES ☐ NO				
	$\neg$					
Property No. 3 (if necessary)						
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):				
		☐ YES ☐ NO				
continuation sheets attached (if an I declare under penalty of perjury that Estate securing debt and/or personal pr	the above indicates my intention as to a	any property of my				
Date: 10/12/2009	/s/ Jose Hugo Roch	a				
Date: 10/12/2003		<u> </u>				
	Signature of Debtor					
	/s/ Sheri Lynn Rocha	a				

Signature of Joint Debtor

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## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 3					
Creditor's Name: American General Finance 463 N. Lake St. Mundelein, IL 60060	Describe Property Securing Debt: 1996 Ford Explorer ( 122599 miles)				
Property will be (check one):					
Surrendered   Retained	l				
If retaining the property, I intend to (check at least one):					
☐ Redeem the property					
☐ Reaffirm the debt					
Other. Explain	(for example, avoid lien				
using 11 U.S.C.§522(f)).					
Property is (check one):  ☐ Claimed as exempt	√ Not claimed as exempt				

#### UNITED STATES BANKRUPTCY COURT

# Northern District of Illinois NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

his notice required by § 342(b) of the Bankruptcy Code.	
I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the de	btor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition						
Address:	preparer is not an individual, state the Social Security						
	number of the officer, principal, responsible person, or partner of						
	the bankruptcy petition preparer.) (Required						
X	by 11 U.S.C. § 110.)						
Signature of Bankruptcy Petition Preparer or officer,	•						
principal, responsible person, or partner whose Social							
Security number is provided above.							

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jose Hugo Rocha & Sheri Lynn Rocha	X/s/ Jose Hugo Rocha 10/12/2009
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X/s/ Sheri Lynn Rocha 10/12/2009
,	Signature of Joint Debtor (if any) Date

American Express PO Box 0001 Los Angeles, CA 90096

American Express PO Box 0001 Los Angeles, CA 90096

American General Finance 463 N. Lake St. Mundelein, IL 60060

Bank of America POB 851001 Dallas, TX 75285

Capital One POB 6492 Carol Stream, IL 60089

Capital One POB 6492 Carol Stream, IL 60089

Chase Card Services / Best Buy PO Box 15153 Wilmington, DE 19886

Chase Cardmember Service PO Box 15153 Wilmington, DE 19886

Chase Cardmember Service PO Box 15153 Wilmington, DE 19886

Chase Cardmember Service PO Box 15153 Wilmington, DE 19886 Chase Cardmember Service PO Box 15153 Wilmington, DE 19886

Citifinancial 643 E. Dundee Rd. Palatine, IL 60074

Computer Credit, Inc. 640 W. Fourth St. Winston Salem, NC 27113

Credit Collection Services 2 Wells Ave. Dept. 587 Newton, MA 02459

Dianne Rudolph 306 S. Richard St. Vernon Hills, IL 60061

Dr. Ronald Freeman 755 S. Milwaukee Ave. Libertyville, IL60048

FFCC-Colombus, Inc. 1550 Old Henderson Rd. Suite 100 Colombus, OH 43220

Fingerhut 6250 Ridgewood Rd. St. Cloud, MN 56303

GMAC PO BOX 2150 Greeley, CO 80632

HSBC Card Services POB 17051 Baltimore, MD 21297 Lake Forest Pediatrics 900 N. Westmoreland Rd. Lake Forest, IL 60045

Marix Servicing, LLC P.O. Box 42008 Phoenix, AZ 85080

Marix Servicing, LLC P.O. Box 42008 Phoenix, AZ 85080

Nissan Motor Acceptance Corp. POB 660360 Dallas, TX 75266

Quick Click Loans POB 5040 Alpharetta, GA 30023

Sears POB 6283 Sioux Falls, SD 57117

Seventh Avenue 1112 7th Ave. Monroe, WI 53566

Vital Recovery Services 2768 Grey Moss Pass NW Duluth, GA 30097

Wells Fargo Financial as Trustee for Bear Stearns POB 10368 Des Moines, IA 50306

Wells Fargo Financial as Trustee for Bear Stearns POB 10368 Des Moines, IA 50306

Name of law firm

B203 12/94

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# United States Bankruptcy Court Northern District of Illinois

	In re Jose Hugo Rocha & Sheri Lynn Rocha	Case No
		Chapter7
	Debtor(s)	<del>-</del>
	DISCLOSURE OF COMPENSATION	ON OF ATTORNEY FOR DEBTOR
	and that compensation paid to me within one year before the	I certify that I am the attorney for the above-named debtor(s) e filing of the petition in bankruptcy, or agreed to be paid to me, for services templation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$1,800.00
	Prior to the filing of this statement I have received	\$1,800.00
	Balance Due	\$\$
2.	The source of compensation paid to me was:	
	Debtor Other (specify)	
3.	The source of compensation to be paid to me is:	
	☐ Other (specify)	
4. asso	I have not agreed to share the above-disclosed comperciates of my law firm.	nsation with any other person unless they are members and
of m		tion with a other person or persons who are not members or associates e names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspects of the bankruptcy case, including:
	·	dvice to the debtor in determining whether to file a petition in bankruptcy;
	<ul><li>b. Preparation and filing of any petition, schedules, statement</li><li>c. Representation of the debtor at the meeting of creditors and</li><li>d. Representation of the debtor in adversary proceedings and</li></ul>	d confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee doo	es not include the following services:
		CERTIFICATION
	I certify that the foregoing is a complete statement of debtor(s) in the bankruptcy proceeding.	f any agreement or arrangement for payment to me for representation of the
	10/12/2009	/s/ Richard Mann
	Date	Signature of Attorney
		Newland Newland & Newland

	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re <u>Jose Hugo Rocha &amp; Sheri Lynn Rocha</u> Debtor(s)	☐ The presumption arises. ☐ The presumption does not arise.
Case Number:	☐ The presumption is temporarily inapplicable.
(If known)	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY I NCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

applies	, each joint filer must complete a separate statement.
	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONSUMER DEBTORS
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
17.	☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.  Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard  a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/  Reservists than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION										
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								cted.		
2	a. 🔲 t	a. 🗌 Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.									
	penalty living a	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.									
	c. $\square$	Married, not filing jointly, without the de n A ("Debtor's Income") and Columr	claration of se n B ("Spouse	eparate l e's Inco	nouseholds set out me") for Lines 3-	in Line 11.	2.b a	bove. Co	mple	ete both	
		Married, filing jointly. Complete both Ces 3-11.	Column A ("E	Debtor's	s Income") and C	olumn	B ("Spouse's Income")				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				De	Column A Debtor's Income		Column B Spouse's Income			
3	Gross	wages, salary, tips, bonuses, overtir	ne, commiss	ions.			\$ 1	,230.00	\$	\$ 5,277.00	
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.										
	a.	a. Gross receipts \$ 0.00									
	b.	Ordinary and necessary business exp	enses	\$	0.	00					
	C.	Business income		Subtra	ct Line b from Line	а	\$	0.00	\$	0.00	
5	differe	nd other real property income. Subtace in the appropriate column(s) of Line clude any part of the operating expense.	5. Do not en	ter a nu	mber less than zero						
	a.	Gross receipts		\$	0	00					
	b.	Ordinary and necessary operating ex	penses	\$	0	00					
	C.	Rent and other real property income		Subtra	ct Line b from Line	а	\$	0.00	\$	0.00	
6	Intere	st, dividends and royalties.					\$	0.00	\$	0.00	
7	Pension and retirement income.					\$	0.00	\$	0.00		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.					for	\$	0.00	\$	0.00	
9	Howeve was a b	oloyment compensation. Enter the amer, if you contend that unemployment columnet the Social Security Act, do a A or B, but instead state the amount in	mpensation re not list the an	eceived I	by you or your spo	use					
	Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ 0.00 Spouse \$ 0.00				\$	0.00	\$	0.00			

10	Income from all other sources. Specify source and amount. If necessa sources on a separate page. Do not include alimony or separate maint paid by your spouse if Column B is completed, but include all other alimony or separate maintenance. Do not include any benefits receive Security Act or payments received as a victim of a war crime, crime against victim of international or domestic terrorism.	enance payment ed unde	ce payments ents of er the Social				
	a	\$	0.00				
	b.	\$	0.00				
	Total and enter on Line 10			\$ 0	.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 the Column A, and, if Column B is completed, add Lines 3 through 10 in Column total(s).			\$ 1,230	.00	\$ 5,27	7.00
12	Total Current Monthly I ncome for § 707(b)(7). If Column B has been Line 11, Column A to Line 11, Column B, and enter the total. If Column B is completed, enter the amount from Line 11, Column A.			\$		6,50	7.00
	Part III. APPLICATION OF § 707(b)(	(7) E	XCLUSIO	N	_		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the am number 12 and enter the result.	ount fr	rom Line 12 b	y the	\$	78.08	4.00
14	Applicable median family income. Enter the median family income for household size. (This information is available by family size at <a 1="" 13="" 14.<="" amount="" and="" at="" box="" complete="" href="https://www.usdoj.githe.com/www.usdoj.githe.&lt;/td&gt;&lt;td&gt;gov/us&lt;/td&gt;&lt;td&gt;t/ or from the&lt;/td&gt;&lt;td&gt;e clerk of&lt;/td&gt;&lt;td&gt;\$&lt;/td&gt;&lt;td&gt;81,18&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;Application of Section 707(b)(7). Check the applicable box and proceed&lt;/td&gt;&lt;td&gt;ed as d&lt;/td&gt;&lt;td&gt;lirected.&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;td&gt;&lt;/td&gt;&lt;/tr&gt;&lt;tr&gt;&lt;td&gt;15&lt;/td&gt;&lt;td&gt;The amount on Line 13 is less than or equal to the amount on not arise" is="" line="" more="" of="" on="" pa="" page="" statement,="" td="" than="" the="" this="" top=""><td>art VIII</td><td>; do not com</td><td>plete Part</td><td>s IV,</td><td>V, VI or</td><td>VII.</td></a>	art VIII	; do not com	plete Part	s IV,	V, VI or	VII.

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707	(b)(2	2)
16	Enter the amount from Line 12.	\$	N.A.
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.    A	\$	N.A.
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	N.A.
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME		
	Subpart A: Deductions under Standards of the Internal Revenue Serv	ice (	IRS)
19A	National Standards: food, clothing and items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$	N.A.

19B	Out-of for per clerk of under years of Line 14 enter to 65 and	nal Standards: health care for persect thealth Care for persect sons 65 years of age or older the bankruptcy court.) En 65 years of age, and enter if or older. (The total number 4b). Multiply line a1 by Line the result in Line c1. Multiply dider, and enter the result in the the the result in Line 19B.	ons under 65 year. (This informater in Line b1 the Line b2 the number of household metal b1 to obtain a to Line a2 by Line a2 by Line	ears of a tion is e numb mber o embers otal am e b2 to	age, and in Lir available at we per of member of members of must be the so nount for house obtain a total	ne a2 the IRS Nation www.usdoj.gov/ust/s of your household whousehold who ame as the number unamount for household members unamount for household members was the sumount for household members unamount for household who household	onal Standards or from the d who are no are 65 er stated in der 65, and nold members	
	Hous	sehold members under 65	years of age	Hous	ehold membe	ers 65 years of a	ge or older	
	a1.	Allowance per member	N.A.	a2.	Allowance p	er member	N.A.	
	b1.	Number of members	N.A.	b2.	Number of i	members		
	c1.	Subtotal	N.A.	c2.	Subtotal		N.A.	\$ N.A.
20A	IRS H	Standards: housing ar busing and Utilities Standard This information is available	s; non-mortgage	e exper	nses for the ap	plicable county an	d household	\$ N.A.
20B	the am housel court); as stat	Standards: housing armount of the IRS Housing and hold size (this information is genter on Line b the total of ted in Line 42; subtract Line nt less than zero.  IRS Housing and Utilities Standard Monthly Payment your home, if any, as state Net mortgage/rental expense.	d Utilities Standa available at www. the Average Mo b from Line a ar andards; mortga for any debts sed d in Line 42	nrds; m w.usdoj nthly Pa nd ente	ortgage/rent or ingov/ust/ or frayments for arrive result in tal expense	expense for your come the clerk of the ny debts secured by	ounty and e bankruptcy y your home, enter an N.A.	\$ N.A.
		Standards: housing ar	nd utilities: ac	diustn	nent If you	contend that the n	rocoss sot	
21	the IR	Lines 20A and 20B does not S Housing and Utilities Stand d, and state the basis for yo	accurately comp dards, enter any	oute the additio	e allowance to nal amount to	which you are ent	itled under	\$ N.A.
21 22A	Local You ar operat Check exper  If you Trans IRS L Metro	Lines 20A and 20B does not S Housing and Utilities Stand	accurately complands, enter any ur contention in tion; vehicle wance in this car of whether you which you pay the bution to your he can for the applicance Region. (T	opera tegory use pu he oper ousehol	tion/public regardless of blic transportarating expenses in tation" amount Line 22A the "umber of vehic	transportation whether you pay the tion. s or for which the Line 8.  t from IRS Local S Operating Costs" as eles in the applicab	expense. ne expenses of operating tandards:	
	Local You ar operat Check exper In O If you Trans IRS L Metro or fro Local If you that you 22B th	Lines 20A and 20B does not S Housing and Utilities Stand d, and state the basis for your Standards: transportate entitled to an expense allowing a vehicle and regardless the number of vehicles for insess are included as a contribution of the control of the cont	accurately complands, enter any ur contention in tion; vehicle twance in this car of whether you which you pay the bution to your he can be a content or 2 or more, enter a count.)  tion; addition for a vehicle and a deduction for IRS Leads and the count from IRS Leads and the	opera tegory use pu he oper busehol canspor iter on cable nu hese ar hal pul d also u your p	e allowance to anal amount to ace below:  tion/public regardless of ablic transporta rating expense and expenses in tation" amoun Line 22A the "umber of vehic mounts are available transportation transp	transportation whether you pay the tion. s or for which the Line 8. t from IRS Local S Operating Costs alles in the applicable at www.uscertation expenses sportation, and you ation expenses, er sportation. (This allest which is a sportation.)	expenses of operating le loj.gov/ust/	\$ N.A.

23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42  N.A.	
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. \$	N.A.
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs \$ N.A.  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42  N.A.	
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a.	\$ N.A.
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$ N.A.
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$ N.A.
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums on your dependents, for whole life or for any other form of insurance.	\$ N.A.
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$ N.A.
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$ N.A.
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ N.A.
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Lin 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$ N.A.
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ N.A.
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$ N.A.

		Subpart B: Additional Expense Note: Do not include any expenses th			
	monthl	n Insurance, Disability Insurance and Healthy expenses in the categories set out in lines a-c below bouse, or your dependents.			
	a.	Health Insurance	\$	N.A.	
	b.	Disability Insurance	\$	N.A.	
34	C.	Health Savings Account	\$	N.A.	N.A
	lfy	ou do not actually expend this total amount, state below:  N.A.	e your actual average exp	enditures in the	
35	average support	nued contributions to the care of household e actual monthly expenses that you will continue to pat of an elderly, chronically ill, or disabled member of you who is unable to pay for such expenses.	y for the reasonable and r	necessary care and	\$ N.A
36	expens Prevent	ction against family violence. Enter the total aves that you actually incurred to maintain the safety of tion and Services Act or other applicable federal law. To confidential by the court.	your family under the Far	nily Violence	\$ N.A
37	IRS Loc provid	energy costs Enter the total average monthly amoral Standards for Housing and Utilities that you actually be your case trustee with documentation of your asstrate that the additional amount claimed is reas	expend for home energy actual expenses, and yo	costs. You must	\$ N.A
38	expense elemen provide	estion expenses for dependent children less that you actually incur, not to exceed \$137.50 per catery or secondary school by your dependent children less your case trustee with documentation of your and amount claimed is reasonable and necessary and ards.	child, for attendance at a pess than 18 years of age. actual expenses and you	orivate or public You must u must explain	\$ N.A
39	food an in the I availab	onal food and clothing expense. Enter the total clothing expenses exceed the combined allowances are National Standards, not to exceed 5% of those con le at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the banking additional amount claimed is reasonable and n	for food and clothing (app nbined allowances. (This i ruptcy court.) You must	arel and services) nformation is	\$ N.A
40		nued charitable contributions. Enter the amoun of cash or financial instruments to a charitable organ (2)			\$ N.A
41	Total	Additional Expense Deductions under § 707	(b). Enter the total of Lir	nes 34 through 40.	\$ N.A

		Subp	part C: Deductions for De	bt P	ayment			
	r A N	property that you own, list the name average Monthly Payment, and che Monthly Payment is the total of all months following the filing of the b	d claims. For each of your debts ne of creditor, identify the property eck whether the payment includes amounts contractually due to each ankruptcy case, divided by 60. If reverage Monthly payments on Line	y secu taxes n Secu neces	uring the debt s or insurance ured Creditor	, and state the . The Average in the 60		
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	а			\$		☐ yes ☐ no		
	b			\$		☐ yes ☐ no		
	С			\$		☐ yes ☐ no		
					ıl: Add Line and c		\$	N.A.
42	prir dep pay pro rep	mary residence, a motor vehicle, o pendents, you may include in your the creditor in addition to the pay perty. The cure amount would incl	aims. If any of the debts listed in other property necessary for you deduction 1/60th of any amount (yments listed in Line 42, in order to lude any sums in default that must total any such amounts in the follow.	ir sup (the "o o mai t be p	port or the sucure amount" intain possess aid in order to	upport of your ) that you must sion of the o avoid		
43		Name of Creditor	Property Securing the Debt		1/60th of th	ne Cure Amount		
	a.				\$			
	b.				\$			
	C.				\$			
							\$	N.A.
44	cla	ims, such as priority tax, child sup	rity claims. Enter the total amou port and alimony claims, for which ide current obligations, such as	n you	were liable at	t the time of	\$	N.A.
	the		penses. If you are eligible to file unt in line a by the amount in line					
	a.	Projected average monthly	Chapter 13 plan payment.		\$	N.A.		
45	b.	schedules issued by the Ex	district as determined under ecutive Office for United States is available at <a href="https://www.usdoj.gov/usinkruptcy">www.usdoj.gov/usinkruptcy</a> court.)		x	N.A.		
	c.	Average monthly administr	rative expense of Chapter 13 case		Total: Multipl	y Lines a and b	\$	N.A.
46	То	tal Deductions for Debt Pay	ment. Enter the total of Lines 4	2 thro	ough 45.		\$	N.A.
		Subp	art D: Total Deductions f	rom	Income		Ť	
47	То	tal of all deductions allowe	d under § 707(b)(2). Enter tl	he tot	al of Lines 33	, 41, and 46.	\$	N.A.

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	J	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	N.A.
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	N.A.
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$	N.A.
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$	N.A.
	Initial presumption determination. Check the applicable box and proceed as directed.		
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not a page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of	Part VI.	·
52	The amount set forth on Line 51 is more than \$10,950. Check the "Presumption arises" page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. the remainder of Part VI.		
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the VI (Lines 53 through 55).	remainde	er of Part
53	Enter the amount of your total non-priority unsecured debt	\$	N.A.
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter	\$	N.A.
	Secondary presumption determination. Check the applicable box and proceed as directed.		
55	<ul> <li>☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The pres not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</li> <li>☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. complete Part VII.</li> </ul>	box for '	"The
	Part VII: ADDITIONAL EXPENSE CLAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are health and welfare of you and your family and that you contend should be an additional deduction from you income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures saverage monthly expense for each item. Total the expenses.	our currei	nt monthly
56	Expense Description Monthly	Amount	
	a. \$	N.A	
	b.   \$	N.A	·
	C. \$	N.A	
	Total: Add Lines a, b and c	N.A	
	Part VIII: VERIFICATION		
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If a both debtors must sign.)	his a join	nt case,
	Date: 10/12/2009 Signature: /s/ Jose Hugo Rocha		
57	Date:Signature:		
	(Joint Debtor, if any)		

	Income Month 1			Income Month 2		
	Gross wages, salary, tips	1,640.00	5,277.00	Gross wages, salary, tips	1,640.00	5,277.0
	Income from business	0.00	0.00	Income from business	0.00	0.0
	Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
	Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
	Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
	Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
	Unemployment	0.00	0.00	Unemployment	0.00	0.0
	Other Income	0.00	0.00	Other Income	0.00	0.0
_	Income Month 3			Income Month 4		
	Gross wages, salary, tips	820.00	5,277.00	Gross wages, salary, tips	1,640.00	5,277.0
	Income from business	0.00	0.00	Income from business	0.00	0.0
	Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
	Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
	Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
	Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
	Unemployment	0.00	0.00	Unemployment	0.00	0.0
	Other Income	0.00	0.00	Other Income	0.00	0.0
_	Income Month 5			Income Month 6		
	Gross wages, salary, tips	820.00	5,277.00	Gross wages, salary, tips	820.00	5,277.0
	Income from business	0.00	0.00	Income from business	0.00	0.0
	Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
	Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
	Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
	Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
	Unemployment	0.00	0.00	Unemployment	0.00	0.0
	Other Income	0.00	0.00	Other Income	0.00	0.0

#### Remarks